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What is claimed is:

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- 1. A composition comprising an aqueous polymer composition comprising a copolymer and water, wherein said copolymer comprises at least one hydrophilic and at least one hydrophobic ethylenically unsaturated monomer, wherein said polymer composition is a solution or a dispersion, and wherein a film formed from said polymer composition contains essentially no crosslinking.
- 2. The composition of claim 1 wherein said hydrophilic monomer is a cationic, anionic, or amphoteric monomer.
- 3. The composition of claim 1 wherein a film formed from said polymer composition is insoluble in water once formed.
- 4. The composition of claim 1 wherein said aqueous polymer composition is clear.
- 15 5. A surface-protecting formulation comprising an aqueous polymer composition comprising
 - a) a copolymer, wherein said copolymer comprises at least one hydrophilic monomer and at least one hydrophobic ethylenically unsaturated monomer, wherein said polymer composition is a solution or a dispersion, and wherein a film formed from said polymer composition contains essentially no crosslinking;
 - b) water; and
 - c) a component selected from the group consisting of fillers, antifungal and anti-microbial agents, pigments, perfumes, surfactants, builders, co-builders, anti-oxidants, enzymes, brighteners,

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dispersants, anti-foaming agents, preservatives, water-softening agents, sunscreen agents and mixtures thereof.

- 6. The composition of claim 5 wherein a film formed from said polymer composition is insoluble in water once formed.
- 5 7. The formulation of claim 5 comprising no volatile base.
 - 8. The formulation of claim 5 further comprising sodium hydroxide.
 - 9. The formulation of claim 5 wherein said copolymer comprises an acid functionality
 - 10. The formulation of claim 5 wherein said film formed from said copolymer composition is removable using an acid or alkaline cleaning solution.
 - 11. The formulation of claim 5 wherein said copolymer comprises a star polymer.
 - 12. The formulation of claim 5 wherein said aqueous polymer composition is clear,
- 13. The formulation of claim 5 wherein said hydrophilic monomer is cationic, anionic or amphoteric.
 - 14. The formulation of claim 5 comprising from 0.00001 to 40 percent by weight of said aqueous polymer composition, based on the surface-protecting formulation.
- 20 15. The formulation of claim 5 comprising 0.1 to 20 percent by weight of said copolymer on a solids/solids basis.
 - 16. A process for imparting water resistance to a substrate comprising applying to a substrate the surface-protecting formulation of claim 5.
- 17. A coated substrate comprising a substrate having on at least one surface
 25 a film formed from an aqueous polymer composition comprising a

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copolymer comprising at least one hydrophilic monomer and at least one hydrophobic ethylenically unsaturated monomer, wherein a film formed from said polymer composition is insoluble in water once formed, and wherein said film contains essentially no crosslinking.

- 5 18. The coated substrate of claim 17 wherein said film is applied to said substrate by spray, brushing, immersion, or flow-through.
 - 19. The coated substrate of claim 17 wherein said substrate is selected from the group consisting of wood, metal, glass, ceramics, leather, concrete, fabric, textiles, plastics, vinyl, carpet, paper, upholstery, rock, hair and skin.
 - 20. A process comprising the use of the polymer of claim 1 in an application selected from the group consisting of fabric cleaning, hard surface cleaning, fabric softening, autodish washing, control release, textile processing, oilfield processing, water treatment, metal working, personal care product formulating, fabric protection, and paint formulation.